

Symetra SupportSM

Beneficiary Assistance

A helping hand after a loss



Access your Beneficiary Assistance services

Just pick up the phone—
24 hours a day, seven days
a week—and call

On Call International:

From the U.S. and Canada:

978-651-9223

From anywhere else
(collect or direct):

833-808-0253

Via text message:

1-844-302-5131

Managing a loved one's final affairs can be overwhelming.

The amount of time and effort needed to process the loss and close an estate can make an already stressful time even more difficult. Beneficiary Assistance can offer some relief and provide compassionate guidance to help with paperwork, notifications and the time-consuming details of managing a loved one's final affairs.



Empathetic guidance

Dedicated coordinators are available 24/7 to provide compassionate, professional assistance to:

- **Answer questions.**
- **Offer guidance** on obtaining death certificates or, if applicable, a Consular Report of Death of a U.S. Citizen Abroad.
- **Provide beneficiaries with information** regarding local grief counseling services.
- **Assist beneficiaries** with researching local estate planning and/or probate resources.
- **Provide translation services**, if needed, for non-English speakers.

Continued >



Who's eligible?

You, your spouse and your dependents up to age 26 (regardless of student status), as well as any beneficiaries named under your group life insurance policy with Symetra, are eligible for all services provided by Beneficiary Assistance.

Funeral home referrals

We understand it can be difficult to know how to handle the death of a loved one. When placed in a situation where you have to find a funeral home, you may feel overwhelmed. That's where Beneficiary Assistance can help. You can rely on the experienced beneficiary assistance coordinators to provide referrals to a local funeral home and to funeral director services, if needed.

If the loss of a loved one occurs during travel, Beneficiary Assistance can also help facilitate communication between funeral homes to help transfer your loved one home as quickly as possible.



Additional support after a loved one passes

You may also call Symetra at **1-877-377-6773** for your beneficiary checklist—a resource guide for additional support after a loved one's death.

Fraud resolution

A deceased's identity is an attractive target for criminals—and may be relatively easy to obtain. Specialists will help you take actions to protect your loved one's identity and will lend you a hand if their identity is stolen.

These services include:

- **Three-bureau fraud alert placement assistance:** Assist you in reporting the death, suppressing the deceased's credit report, and/or requesting the credit bureaus to freeze/close the account.
- **Help filing a police report,** if fraud has occurred.

To learn more, contact your benefits representative.

Symetra Life Insurance Company is the parent company of First Symetra National Life Insurance Company of New York (collectively, "Symetra"). Symetra Life Insurance Company does not solicit business in the state of New York and is not authorized to do so. Each company is responsible for its own financial obligations.

Group benefits are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Benefits may not be available in all states and are not available in any U.S. territory. Policies may be subject to exclusions, limitations, reductions and termination of benefit provisions.

In New York, group policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address P.O. Box 34690, Seattle, WA 98124.

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www.symetra.com
www.symetra.com/ny

Symetra® is a registered service mark of Symetra Life Insurance Company.



Computerized Cognitive Behavioral Therapy

Available for Symetra EAP customers

ComPsych® GuidanceResources® offers an evidence-based interactive Computerized Cognitive Behavioral Therapy (CCBT) program that addresses all of the most common issues associated with behavioral health. This needs-based digital program directly addresses behavioral health issues in a user-friendly fashion. Used in conjunction with other platforms and/or counseling, CCBT offers expanded alternative access to behavioral health care.

Available on the mobile app, tablet and desktop, these guided programs help users reduce personal roadblocks, eliminate stress and overcome mental barriers, whenever and wherever they need it. Interactive modules address most common behavioral health issues:

- Anxiety
- Depression
- Insomnia
- Mindfulness
- Substance Use
- Stress
- Trauma
- And more

Program Differentiators

Our solution stands out in a crowded market of employer and health plan solutions in the following ways:

Evidence-based

CCBT is much more than a mindfulness or mediation app. Our dynamic, digital content is grounded in evidence-based techniques, such as cognitive behavioral therapy, mindfulness and positive psychology, and curated by skilled psychologists.

Engaging, effective and accessible

Available on the web and mobile app in English, Spanish, European and Canadian French, German, Portuguese, Chinese and Japanese, content is personalized to each user with actionable steps that are fully integrated with ComPsych® GuidanceResources® EAP clinical resources.

Friction-free care with a high-touch, mobile-first solution

Many people with mental health challenges do not ever seek live help. The No. 1 reason is a preference for self-help, followed by a lack of confidence in treatment and the stigma attached to seeking care. For individuals who have not yet identified their need for help, our solution offers a low-barrier entry point to mental health support that is easy to use, non-threatening and discreet.

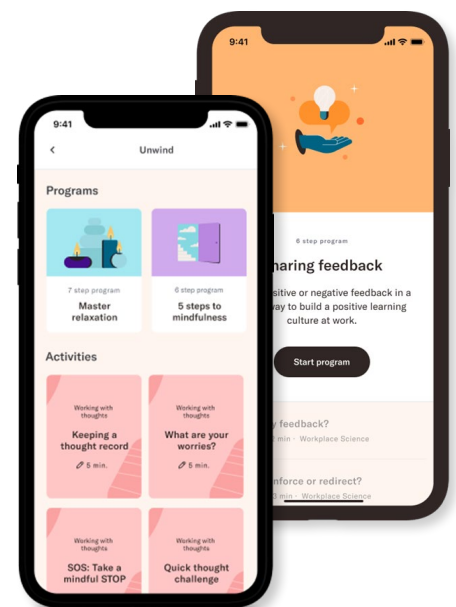
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Outcomes and Results

Results show that our CCBT programs provide real value to participants, as demonstrated by the following outcomes:

- 21% improvement in well-being (WHO-5)
- 34% reduction in sleep issues (MISS)
- 10% improvement in resiliency (CD-RISC10)
- Average User Session Time: 15 min.
- Average User Programs Started: 3.9



24/7 Live Assistance

Call: (Symetra Embedded) 888.327.9573 | **TRS:** Dial 711

Online: guidanceresources.com | **App:** GuidanceNowSM | **Web ID:** Symetra



Support for life's many challenges

Symetra Support[®]

Employee assistance, well-being coaching and computerized cognitive behavioral therapy programs

GROUP DISABILITY VALUE-ADDED SERVICES





Employee assistance program

Helping you cope with the present and plan for the future

When life gets tough, it's helpful to have someone in your corner to listen. That's what you get from DisabilityGuidanceSM—an employee assistance program that offers confidential counseling for individuals covered under a Symetra group disability policy.

Program highlights

Up to five¹ confidential sessions with a counselor, financial planner or attorney are available to you and your eligible family members each calendar year.² An additional five sessions are available if you have a covered disability claim. Sessions are per household and may be divided among the three types of professionals. While all types of sessions can be held over the phone, in-person counseling sessions are also available. These services are included in the overall premium, so no additional payment is required to use the program.

Confidential counseling

Trained counselors with a master's or doctorate degree are just a phone call away to provide you the right resources for stress, anxiety, job pressures, substance abuse, and grief and loss.

Legal support

Talk to an attorney about legal concerns such as divorce, real estate transactions, debt and bankruptcy, and more.

Need legal representation?

A general guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any customary legal fees after that are reduced by 25%.

Financial information and resources

A certified public accountant or financial planner can provide financial information and guidance on topics like debt, taxes, retirement planning, credit card or loan problems, and more.

Online resources and tools

Get trusted, professional information about relationships, work, school, children, wellness, legal or financial issues, and more.

Turn to GuidanceResources[®] online for:

- Timely articles, tutorials, videos and self-assessments.
- “Ask the Expert” personal responses to your questions.
- Searches for child or elder care, attorneys and financial planners.

Planning for the future

A will is one of the most important legal documents you can have. It ensures that you'll control who gets your property, who will be your children's guardian, and who manages your estate when you die.

EstateGuidance[®] makes it easy to create a simple, customized, legally binding will by offering:

- Convenient online access to will documentation tools.
- Simple-to-follow instructions guiding you through the will-generation process.
- Online support from licensed attorneys, if needed.
- The ability to make revisions at no cost.

Wills as low as \$14.99.* Printing and mailing services are available for an additional fee. Contact ComPsych for additional information.

*Prices may be subject to change.

First-time users, follow these simple steps:

- 1 Go to guidanceresources.com and click “Register.”
- 2 Provide your organization web ID: **SYMETRA**
- 3 Create a user name and password.

If you have problems registering or logging in, send an email to memberservices@compsych.com or call **1-888-327-9573**.



Call ComPsych with any questions or for more information:

Phone: **1-888-327-9573**

TDD: **1-800-697-0353**



Well-being coaching

Breaking through life's barriers

In today's high-pressure world, work-life challenges and making space to work on our well-being often combine to overwhelm us. Well-being coaching can help you find the balance you need to overcome these challenges and achieve your goals.

A certified coach will work one-on-one with you to reduce personal roadblocks and risks—addressing health and well-being holistically—before they evolve into long-term, costly problems. The services are available via phone or video sessions and cover a wide variety of issues.

Call ComPsych anytime at [1-888-327-9573](tel:1-888-327-9573) to request an appointment with a personal coach and get the support you need to live a healthier, more balanced life.

Supported issues include:

- Burnout
- Balancing competing needs
- Developing self-compassion
- Goal setting
- Building resiliency
- Time management
- Coping with stress
- Finding motivation
- Improving sleep



Computerized cognitive behavioral therapy (CCBT)

Digital self-care tools, available anytime, anywhere

Computerized cognitive behavioral therapy (CCBT) gives you access to interactive programs, skill-building tools and inspirational resources to help you:

- Reduce personal roadblocks
- Eliminate stress and anxiety
- Overcome mental barriers

All the while, the program tracks your progress and keeps you motivated on your journey to a better you. CCBT is much more than a mindfulness or meditation app. The dynamic, digital content is grounded in evidence-based techniques—such as cognitive behavioral therapy, mindfulness and positive psychology—and is curated by skilled psychologists.

Log on to guidanceresources.com and click the icon for digital self-care tools to get started today!

Focus areas include:

- Anxiety
- Depression
- Mindfulness
- Sleep improvement
- Stress
- Resilience
- Positive thinking
- Low self-esteem

Languages available:

- Canadian French
- Chinese
- English
- French
- German
- Italian
- Japanese
- Portuguese
- Spanish



www.symetra.com
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For more information, visit www.guidanceresources.com.

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DisabilityGuidanceSM, GuidanceResources[®], EstateGuidance[®], well-being coaching and CCBT are provided by ComPsych. Value-added services may not be available in all states. ComPsych is not affiliated with Symetra Life Insurance Company or any of its subsidiaries.

Symetra Support[®] is a registered service mark of Symetra Life Insurance Company.

¹ In California, counseling sessions are limited to three sessions in a six-month period.

² Once you are enrolled in a group disability income insurance policy from Symetra Life Insurance Company.



Symetra SupportSM

Loss support for your beneficiaries

Included with your Symetra Group Life Insurance policy



Support doesn't end with a claim

When you have Symetra Group Life Insurance through your employer, you know you're providing protection that can help your beneficiaries when you're gone. But financial support isn't all they need.

That's why we include access to Empathy—a robust, holistic loss support platform that goes beyond the financial benefit of life insurance.

Program highlights

Empathy's loss support can help beneficiaries navigate the personal and logistical challenges that follow the death of a loved one. It combines emotional support and grief resources with digital tools to assist families through funeral planning, estate administration and probate, identity theft protection and more.



Personalized care plans walk beneficiaries through every step of closing an estate, navigating probate, closing accounts and more.



A dedicated care team available to listen, provide advice, help beneficiaries find local professionals and more.



Identity theft prevention with an interactive tool and instructions for freezing credit and protecting the deceased's identity.



Grief support resources, such as guided audio meditations and reflection tools.



Funeral planning assistance, including a funeral home locator, funeral coordination and educational resources.

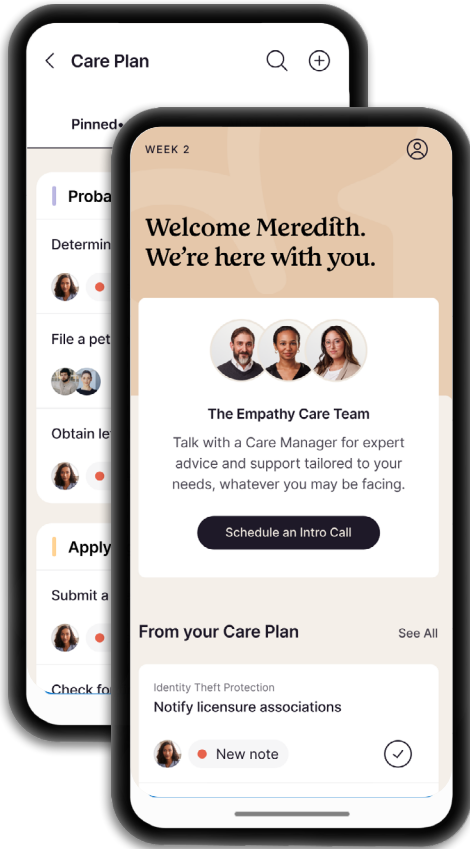


An award-winning, intuitive app that allows beneficiaries to access their care plan and additional resources in one place.

[Continued >](#)

Who's eligible?

Empathy loss support is available to any beneficiary of an eligible Symetra Group Life Insurance policy residing in the U.S. Each beneficiary may open their own Empathy account and invite up to nine additional collaborators.¹



Eligible policies include:

- **Your employee policy**
As the covered employee, your beneficiaries will have access to Empathy loss support.
- **Supplemental spouse or dependent policies**
If you enroll your spouse or other dependent in supplemental life coverage, you will have access to Empathy loss support as their beneficiary.

Support that goes beyond the claim

Symetra Group Life Insurance with Empathy loss support can help ensure your beneficiaries have the resources and guidance to navigate their journey following a loss.

To learn more, contact your HR representative.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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Loss support is provided by Empathy. Empathy is not affiliated with Symetra Life Insurance Company or any of its subsidiaries.

¹ Please note that Empathy is not yet available to employer groups based in Maryland, New Hampshire, New York or Washington. Account collaborators must also reside in the U.S. For questions about eligibility, contact your HR representative.

empathy.



GuidanceResources®

Planning for the Future

Online will preparation and estate planning for Symetra Group Life customers

EstateGuidance® Gives You Peace of Mind

Drafting a will and a living will, as well as other estate planning documents and financial arrangements, can be a complicated and expensive process. EstateGuidance® from ComPsych® GuidanceResources® eliminates the hassle and high costs with a simple, secure and affordable online tool.

To start, log on to guidanceresources.com and click on EstateGuidance®. Complete the easy-to-understand questionnaires and then print and review your estate planning documents, which are created in real time using our advanced technology.

Last Will and Testament - \$14.99

A will is the cornerstone of an estate plan. A will ensures that your assets are distributed in accordance with your wishes after your death. A will also allows you to name an executor and a guardian to take care of your children if they are minors. Printing and mailing is available for an additional \$9.99.

Living Wills/Health Care Power of Attorney - \$14.99

A living will is an advanced directive that documents your wishes regarding medical treatment and nutrition in the event of terminal illness, coma or vegetative state. Printing and mailing of a living will is available for an additional \$9.99.

A health care power of attorney, included at no additional cost with a living will, allows you to give a trusted family member or friend the power to make medical decisions on your behalf should you become unable to make such decisions.

Every adult should prepare a will and living will to protect their family and piece of mind. EstateGuidance® is a fast, convenient and affordable way to get it done.

Financial Power of Attorney – No additional cost

A financial power of attorney form allows you, the principal, to name someone else, the agent, to make financial decisions for you.

Final Arrangement - \$9.99

This document is intended to give your surviving family members, friends and associates guidance regarding your last wishes and to ensure that they can properly honor your memory. Final arrangements allow you to specify your burial or cremation preferences and personalize your obituary, funeral or memorial service. It leads you through the process by asking thoughtful questions and providing detailed educational resources.

To get started:

Complete the simple questionnaire and print, review and sign your documents, which are created in real time.

1. Visit www.EstateGuidance.com
2. Estate Guidance Code: SymetraLife
4. Chose any of the options in the drop-down menu.



COMPSYCH®
GuidanceResources® Worldwide

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Symetra SupportSM

Identity Theft Assistance

Direct access to 24/7 support if your identity is stolen



Access your Identity Theft Assistance services

Just pick up the phone—
24 hours a day, seven days
a week—and call
On Call International

From the U.S. and Canada:
(978)-651-9223

From anywhere else
(collect or direct):
1-833-808-0253

Via text message:
1-844-302-5131

Identity theft is a rising concern and it can happen to anyone.

Identify Theft Assistance can offer you peace of mind by providing step-by-step coaching and assistance if your identity is stolen.



Fraud assistance

- **Three-bureau fraud alert placement assistance:** Upon your request, the three major credit bureaus can be contacted and informed about your lost or stolen credit cards to ensure the incident is reported.



Document replacement and financial assistance

- **Lost wallet assistance:** If your debit or credit cards are lost or stolen, Identity Theft Assistance will contact your bank and credit card companies with you on the phone to alert them that the cards were lost or stolen and could be compromised. They'll also provide information to help you replace lost items such as your driver's license and Social Security card.
- **Lost passport replacement:** If your passport is lost or stolen, Identity Theft Assistance will assist you in securing an emergency passport replacement, including locating the nearest consulate or embassy if the loss occurs while you're traveling.
- **Emergency cash advance assistance:** If needed, Identity Theft Assistance will assist you in obtaining cash advances from family or friends.

[Continued >](#)

Who's eligible?

You, your spouse and your dependents under age 26 (regardless of student status) are eligible for all services provided by Identity Theft Assistance. Identity thefts discovered prior to enrollment in a Symetra Group Life Insurance plan are not eligible for services.

If you think your identity has been stolen

Just call On Call International at **(978) 651-9223** if you're in the U.S. or Canada, or **1-833-808-0253** from anywhere else in the world.



Tips to protect your identity

- ✓ Carry only one or two debit or credit cards.
- ✓ Carry only the ID information you actually need.
- ✓ Keep your passport safe while traveling—make copies, store it in a safe place, and if stolen or lost, report it immediately.
- ✓ Do not carry your Social Security card in your wallet.
- ✓ If your purse or wallet is stolen, immediately report it to police.
- ✓ Notify your financial institution if your debit or credit card is lost or stolen.

For more information, contact your benefits representative.



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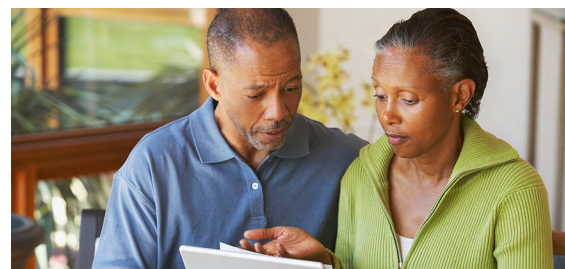
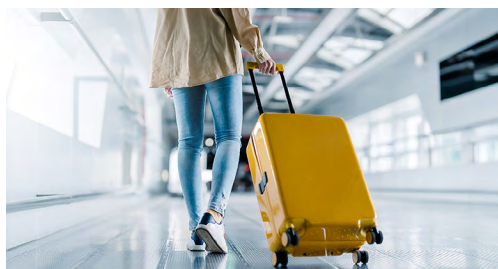


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Support for life's challenges

Symetra Support[®]
Services to help when needed most
FOR GROUP LIFE INSURANCE



Symetra Support®

Whether you're managing a loved one's final affairs, are in need of assistance while traveling, or looking for guidance on resolving identity theft, Symetra Support® services offered through your group coverage provides direct assistance when you need it most.





Travel assistance >

Peace of mind while you travel in over 180 countries.



Identity theft assistance >

Security for your finances with timely fraud resolution.



Beneficiary assistance >

Relief and support during a difficult and stressful time.



EstateGuidance® >

Simplify your estate planning and reduce costs.

Travel assistance, identity theft assistance and beneficiary assistance are provided by On Call International, and EstateGuidance® is provided by ComPsych®. You have access to these services through your Symetra Group Life Insurance coverage.

Travel assistance

24/7 emergency help



Travel assistance
can give you peace
of mind while
traveling abroad.

Emergencies happen. When they happen far from home, it's comforting to know there's a team of multilingual professionals standing by to help. Travel assistance offers a variety of 24-hour-a-day services in more than 180 countries and territories—and each one is just a phone call or live chat away.

Who's eligible for travel assistance?

You and your eligible dependents are considered qualified for all services provided by travel assistance.

You can receive pre-trip information at any time.

All other services take effect when you're on a trip 100 miles or more from home lasting 90 days or less.



Travel assistance features



Medical assistance and transport services*

- **Medical, mental health, dental and pharmacy referrals:** Referrals are provided upon request in the given geographic area locations, where possible.
- **24-hour nurse helpline:** Clinical assessment, education and general health information provided upon request.
- **Medical evacuation:** Emergency medical transportation with medical supervision from one facility to another when deemed medically necessary to receive more appropriate treatment.
- **Medical monitoring:** Provided during hospitalization to determine if care is appropriate or if evacuation is required.
- **Medically necessary repatriation:** Once stabilized and deemed fit to travel, medically necessary transportation is provided to return to place of residence for follow-up care or to recover. If discharged and deemed fit to travel unescorted, travel assistance can arrange transportation to return to the original location or to home if the reason for travel has ended.
- **Prescription replacement assistance:** Consults with the prescribing physician and, if possible, arranges to send replacement medications or eyeglasses.
- **Coordination of benefits:** Travel assistance requests health and travel insurance information and attempts to coordinate benefits during an active assistance case.
- **Repatriation of remains:** In the event of death while traveling, all necessary government authorizations and a container appropriate for transportation will be coordinated and arranged, as well as return home of the remains for burial.
- **Vehicle return:** In the event of a death or medical transport that prevents you and your traveling companions from driving your vehicle home, travel assistance will procure a driving service to return your vehicle or fly someone you trust to drive it back home.
- **Emergency pet boarding/return:** If you're traveling with your pets and your medical condition leaves you hospitalized and your pet unattended, travel assistance will arrange for your pet's return home or for boarding until your discharge.



Emergency travel assistance services*

- **Emergency travel arrangements for visit by family or friend:** If hospitalized, travel assistance will arrange travel and suitable hotel accommodations for a person of choice to join.
- **Return of dependent children:** If dependent(s) are present but left unattended as a result of a medical transportation, hospitalization or death, travel assistance will make arrangements to return them home, including a nonmedical escort as required.
- **Return of traveling companion:** If a medical emergency or death occurs, travel assistance will arrange one-way economy airfare to return a companion to their original departure point.



Other key travel assistance services

- **Pre-trip travel information** including visa, passport, inoculation and immunization requirements, cultural information, embassy and consulate referrals, foreign exchange rates and travel advisories. Get up-to-date information regarding health risks, travel restrictions and weather conditions for destinations worldwide.
- **Emergency message relay** to and from friends, relatives and business associates.
- **24/7 assistance with emergency travel arrangements**, including a change of airline, hotel and car rental reservations, once a trip has started.
- **Help locating and replacing lost or stolen items** like luggage, documents and personal possessions.
- **Legal services are available** if arrested while traveling internationally or in need of legal services. Travel assistance will arrange for an initial telephone consultation with an attorney without charge.
- **Translation assistance:** Interpreters are available via phone for translation needs. On Call will also provide referrals for local interpreters and written translation assistance.

*This is only an outline of the plan's features. All services must be arranged and provided by On Call International. Please review your Description of Coverage carefully to understand all the services available to you as well as any terms, conditions and limitations.

Continued >

Identity theft assistance

Direct access to 24/7 support if your identity is stolen



Identity theft assistance can help secure your finances and aid in identity theft resolution.

Identity theft is a rising concern and it can happen to anyone. Identity theft assistance offers peace of mind by providing you with step-by-step coaching and assistance to help you resolve identity theft.

Who's eligible for identity theft assistance?

You and your eligible dependents are considered qualified for all services provided by identity theft assistance. Identity thefts discovered prior to enrollment in a Symetra Group Life Insurance plan are not eligible for services.

If you think your identity has been stolen

Just pick up the phone 24/7 and call On Call International at **(978) 651-9223** if you're in the U.S. or Canada, or **1-833-808-0253** from anywhere else in the world.

Identity theft assistance features



Fraud assistance and credit review

- **Three-bureau fraud alert placement assistance:** Upon your request, the three major credit bureaus will be contacted to inform them your credit cards were lost/stolen so that the incident is reported.



Document replacement and financial assistance

- **Lost wallet assistance:** If your debit/credit cards are lost or stolen, identity theft assistance will contact your bank and credit card companies with you on the phone to alert them that the cards were lost or stolen and could be compromised. They'll also provide information to help you replace lost items such as your driver's license and Social Security card.
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- **Emergency cash advance assistance:** If needed, identity theft assistance will assist you in obtaining cash advances from family or friends.



Tips to remember to protect your identity

- ✓ Carry only one or two debit or credit cards.
- ✓ Bring only the ID information you'll actually need.
- ✓ Keep your passport safe while traveling—make copies, store it in a safe place, and if stolen or lost, report it immediately.
- ✓ Do not carry your Social Security card in your wallet.
- ✓ If your purse or wallet is stolen, immediately report it to the police.
- ✓ Notify your financial institution if your debit or credit card is lost or stolen.



Beneficiary assistance

A helping hand after a loss



Beneficiary assistance can offer some relief and support during an already stressful time.

Managing a loved one's final affairs can be overwhelming.

The amount of time and effort needed to process the loss and close an estate can make an already stressful time even more difficult. Beneficiary assistance can offer some relief and provide compassionate guidance to help with paperwork, notifications and the time-consuming details of managing a loved one's final affairs.

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- **Provide beneficiaries with information** regarding local grief counseling services.
- **Assist beneficiaries** with researching local estate planning and/or probate resources.
- **Provide translation services**, if needed, for non-English speakers.



Funeral home referrals

We understand it can be difficult to know how to handle the death of a loved one. When placed in a situation where you have to find a funeral home, you may feel overwhelmed. That's where beneficiary assistance can help. You can rely on the experienced beneficiary assistance coordinators to provide referrals to a local funeral home and to funeral director services, if needed.

If the loss of a loved one occurs during travel, beneficiary assistance can also help facilitate communication between funeral homes to help with bringing your loved one home as quickly as possible.



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A deceased's identity is an attractive target for criminals—and may be relatively easy to obtain. Specialists will help you take actions to protect your loved one's identity and will lend you a hand if their identity is stolen.

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- **Three-bureau fraud alert placement assistance:**
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- **Help filing a police report**, if fraud has occurred.

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EstateGuidance®

Planning for the future



EstateGuidance® can simplify the process of planning your estate and save you money.

Drafting a will and a living will can be a complicated and expensive process. EstateGuidance® eliminates the hassle and high costs with a simple, secure and affordable online tool.

A better way to secure your legacy

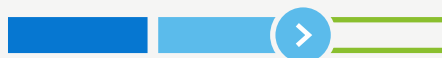
- **It's fast:** Preparing an online will using EstateGuidance® takes less than 60 minutes, on average.
- **It's convenient:** Prepare these documents when and where it works for you.
- **It's easy to use:** EstateGuidance® provides step-by-step guidance to simplify the process.
- **It grows with you:** Once you create documents online, you can make unlimited free revisions, as needed, to keep them up-to-date.
- **It's legally binding:** You can rely on these documents to be legally enforceable.

To get started:

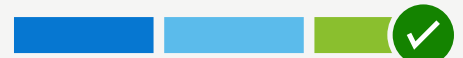
Complete an easy-to-understand questionnaire and then print, review and sign your documents, which are created in real time.



Visit www.EstateGuidance.com.



Enter your promotional code:
SymetraLife



Choose any of the options in
the drop-down menu.

EstateGuidance® features

Create last will and testament, living will, health care power of attorney, financial power of attorney, and/or final arrangement documents for, at most, a minor additional fee.



Last will and testament

\$14.99

A last will and testament (“will”) is the cornerstone of an estate plan. A will ensures that your assets are distributed in accordance with your wishes after your death. A will also allows you to name an executor and a guardian to take care of your children if they are minors. Printing and mailing is available for an additional \$9.99.



Living will and health care power of attorney

\$14.99

A living will is an advanced directive that documents your wishes regarding medical treatment and nutrition in the event of terminal illness, coma or vegetative state. Printing and mailing of a living will is available for an additional \$9.99.

A health care power of attorney, included at no additional cost with a living will, allows you to give a trusted family member or friend the power to make medical decisions on your behalf should you become unable to make such decisions.



Financial power of attorney

No additional cost

A financial power of attorney form allows you, the principal, to name someone else, the agent, to make financial decisions for you.



Final arrangements

\$9.99

This document is intended to give your surviving family members, friends and associates guidance regarding your last wishes and to ensure that they can properly honor your memory. Final arrangements allow you to specify your burial or cremation preferences and personalize your obituary, funeral or memorial service. It leads you through the process by asking thoughtful questions and providing detailed educational resources.

We know that plans may change as you progress through different stages of your life. Be assured that EstateGuidance® will be with you every step of the way. Once you create these documents online, you can make unlimited free revisions, as needed, to keep them up-to-date.



Access your Symetra Support® services



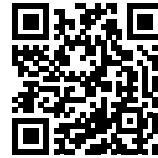
To access your On Call travel assistance, identity theft assistance and beneficiary assistance services:

Just pick up the phone—24 hours a day, seven days a week—and call On Call International at (978) 651-9223 if you're in the U.S. or Canada, or 1-833-808-0253 from anywhere else in the world. You can also text On Call International at 1-844-302-5131.



To access your ComPsych EstateGuidance® program:

Visit www.EstateGuidance.com—or scan the QR code at right—and enter the promotional code **SymetraLife**. Choose any of the options in the drop-down menu.



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In New York, group policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

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ComPsych

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Symetra SupportSM

Travel Assistance

24/7 emergency help



Access your Travel Assistance services

Just pick up the phone—
24 hours a day, seven days
a week—and call

On Call International:

From the U.S. and Canada:
(978)-651-9223

From anywhere else
(collect or direct):
1-833-808-0253

Via text message:
1-844-302-5131

Emergencies happen. When they happen far from home, it's comforting to know there's a team of multilingual professionals standing by to help. Travel Assistance offers a variety of 24-hour-a-day services in more than 180 countries and territories worldwide—and each one is just a phone call or live chat away.



Medical assistance and transport services*

- **Medical, mental health, dental and pharmacy referrals:** Referrals are provided upon request in the given geographic area, where possible.
- **24-hour nurse help line:** Clinical assessment, education and general health information provided upon request.
- **Medical evacuation:** Emergency medical transportation with medical supervision from one facility to another when deemed medically necessary to receive more appropriate treatment.
- **Medical monitoring:** Provided during hospitalization to determine if care is appropriate or if evacuation is required.
- **Medically necessary repatriation:** Once you're stabilized and/or discharged and deemed fit to travel, Travel Assistance can arrange transportation to either your local accommodations or your home for follow-up care or recovery.
- **Prescription replacement assistance:** Travel Assistance consults with the prescribing physician and, if possible, makes arrangements to send replacement medication or eyeglasses.
- **Coordination of benefits:** Travel Assistance requests health and travel insurance information and attempts to coordinate benefits during an active assistance case.
- **Repatriation of remains:** In the event of death while traveling, Travel Assistance will return the remains home for burial, including coordinating and arranging all necessary government authorizations and a container appropriate for transportation.
- **Vehicle return:** In the event of a death or medical transport that prevents you and your traveling companions from driving your vehicle home, Travel Assistance will procure a driving service to return your vehicle or fly someone you trust to drive it back home.
- **Emergency pet boarding/return:** If you're traveling with your pets and your medical condition leaves you hospitalized and your pet unattended, Travel Assistance will arrange for your pet's return home or for boarding until your discharge.

[Continued >](#)



Who's eligible?

You, your spouse or domestic partner, and your dependents up to age 26 are considered eligible for all services provided by Travel Assistance.

You can receive pre-trip information at any time

All other services take effect when you're on a trip 100 miles or more from home lasting 90 days or less.

Emergency Travel Assistance services*

- **Emergency travel arrangements for family or friend visits:** If hospitalized, Travel Assistance will arrange travel and suitable hotel accommodations for a person of choice to visit you.
- **Return of dependent children:** If any dependents are present but left unattended as a result of a medical transportation, hospitalization or death, Travel Assistance will make arrangements to return them home, including a non-medical escort as required.
- **Return of traveling companion:** If a medical emergency or death occurs, Travel Assistance will arrange one-way economy airfare to return a companion to their original departure point.



Other key Travel Assistance services

- **Pre-trip travel information** including visa, passport, inoculation, immunization requirements, cultural information, embassy and consulate referrals, foreign exchange rates and travel advisories. Get up-to-date information regarding health risks, travel restrictions and weather conditions for destinations worldwide.
- **Emergency message relay** to and from friends, relatives and business associates.
- **24/7 assistance with emergency travel arrangements**, including a change of airline, hotel and car rental reservations, once a trip has started.
- **Help locating and replacing lost or stolen items**, like luggage, documents and personal possessions.
- **Legal services are available** if you are arrested while traveling internationally or are in need of legal services. Travel Assistance will arrange for an initial telephone consultation with an attorney without charge.
- **Translation assistance:** Interpreters are available via phone for translation needs. Travel Assistance will also provide referrals for local interpreters and written translation assistance.

*This is only an outline of the plan's features. Services must be arranged through On Call and will not be reimbursed if paid directly. Please review your Description of Coverage carefully to understand all the services available to you, as well as any terms, conditions and limitations.

For more information, contact your benefits representative.

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Well-Being Coaching

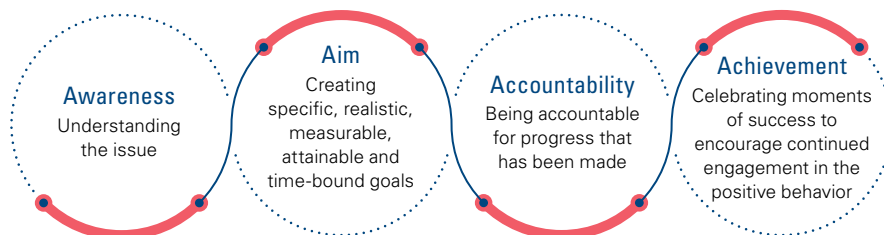
Available for Symetra EAP customers

As the EAP industry leader, ComPsych® knows that employees do not view their lives in compartments, and that social and emotional health, work-life challenges and physical issues are often intertwined. We understand this vital connection between mind, body and lifestyle, and we offer access to coaching services that address various aspects of health and well-being through one holistic solution. Our certified coaches work one-on-one with participants to reduce personal roadblocks and specific risks—addressing aspects of well-being before they evolve into long-term, more costly challenges.

Coaching Designed to Encourage Lasting Behavior Change

The ComPsych® Well-Being Coaching program is designed to meet individuals “where they are,” and is by nature a client-centered and client-driven process. The coaching process empowers clients to discover and reflect on aspects of their well-being that are most important to them, challenging them to envision what their best self looks like and what it will take to get there. Through evidence-based strategies that initiate positive and sustainable behavior change aligned with an individual's core values, they will be better equipped with the tools and resources necessary to achieve success and an overall enhanced quality of life.

Our robust coaching services offer holistic, one-on-one support (via telephonic or video sessions) for a wide variety of issues that may affect an individual's well-being and ability to reach personal goals and milestones of success. Our coaching solution was designed and developed based on following principals:



Our behavioral change specialists work individually with participants to motivate, educate and modify behaviors. We help participants address a wide variety of mental health and life issues, with personalized programs and modules centered around:

- Balancing Competing Needs
- Building Self-Esteem
- Burnout
- Coping with Stress
- Developing Self-Compassion
- Healthy Families
- Finding Motivation
- Resiliency
- Time Management
- Back Care
- Cardiovascular Disease Prevention
- Diabetes Disease Prevention
- Digestive Health
- Exercise
- Healthy Aging
- Healthy Pregnancy
- Intentional Eating
- Learn to Run
- Nutrition
- Sleep
- Tobacco Cessation
- Weight Management

The ComPsych® Difference

- “Build-to-Suit” coaching program designed to meet the needs of each organization
- Fully integrated with GuidanceResources® programs
- Behavioral change specialists to work one-on-one with employees to motivate, educate and modify behavior



Your Life. Your Work. Your Best.®

We empower participants to employ a wide variety of techniques and healthy coping strategies to address emotional and physical health goals, including breathing techniques; enjoyable physical activities; journaling and other self-reflective practices; meditation and mindfulness activities; micro behaviors (e.g., stretching, laughter, etc.); organizational tools; social activities; spending time in nature; and more.

Individualized Approach to Coaching Motivates Participants

Our coaches understand that prompting successful behavioral change is much more complex than merely telling someone to behave differently or handing them a pamphlet. With a goal of building self-efficacy, our coaches utilize a shared decision-making model, which factors in each participant's needs, values and preferences.

Each coaching session is customized around the participant's needs, beginning with a review of their current barriers and successes. The coach listens for the participant to indicate the initial stage of change for each goal, assesses their readiness for change and identifies any underlying behavioral needs that haven't been addressed. Then, coaches move participants through each stage of the Transtheoretical Model of Behavior Change toward the action and maintenance phases.

Our coaches are experienced in providing ongoing support and feedback and keeping participants motivated to make lasting lifestyle changes. They build a rapport with each participant, creating a safe space of support and helping participants advance from feeling stuck to finding success. On average, coaching engagements are completed within three to five sessions, but participants can determine the number of sessions with their coach if they wish to continue sessions, and as long as the individual is engaged in the coaching process.

In some cases, our coaches will work with ComPsych® mental health clinicians or other staff, including legal and financial professionals, to create a hybrid team of specialists that can tackle nearly every challenge the participant may be facing. This team concept has been recognized by the American Medical Association and other accredited health care organizations, whose research has shown that the best approach to a more productive workforce is to address the "total person" holistically.

Coaching Provided by Behavioral Change Specialists

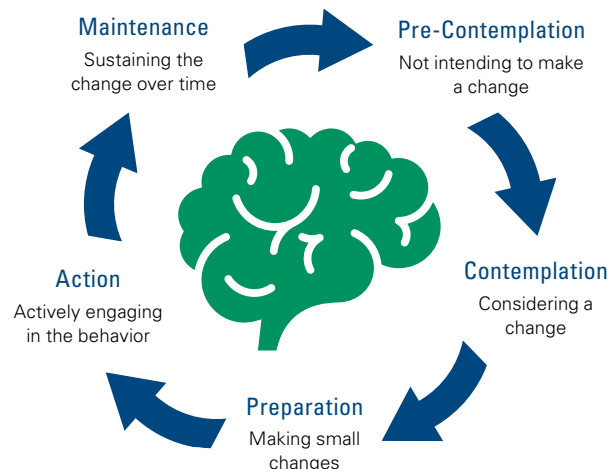
All ComPsych® coaches are certified and hold a bachelor's degree in a health field and have experience using proven behavior modification strategies, interventions and motivational interviewing to help participants make positive behavior changes. In addition, coaches participate in regular supervision and case consultation. ComPsych® also provides ongoing continuing education and training to ensure that coaches are supporting clients with the most current research and best practices in mind.

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Transtheoretical Model of Behavior Change



24/7 Live Assistance

Call: (Symetra Embedded) 888.327.9573 | **TRS:** Dial 711

Online: guidanceresources.com | **App:** GuidanceNowSM | **Web ID:** Symetra

